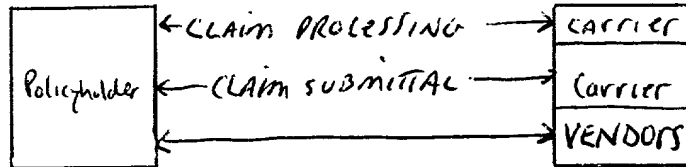
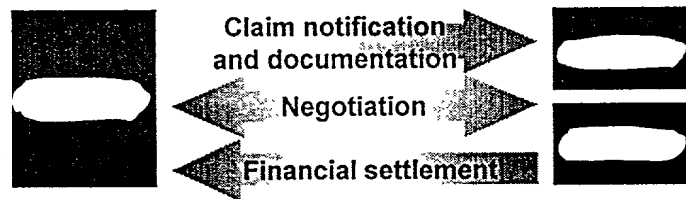


## Actions Facilitated Online

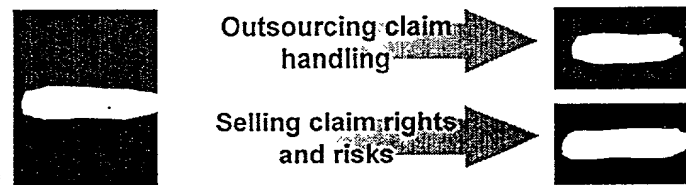
Policyholder-to-Carrier



## Carrier-to-Carrier Transactions



## Exchange of Rights & Responsibilities



## Integration of Tools & Information Services

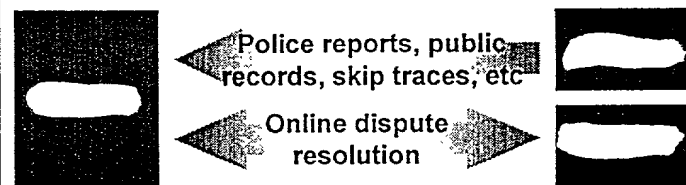


Fig.1

FIG. 2 is a block diagram of a system architecture for an insurance carrier, showing the interaction between various components and external entities.

Insurance carriers  
Insurance regulators  
Insurance agents  
Self insured  
consumers

10

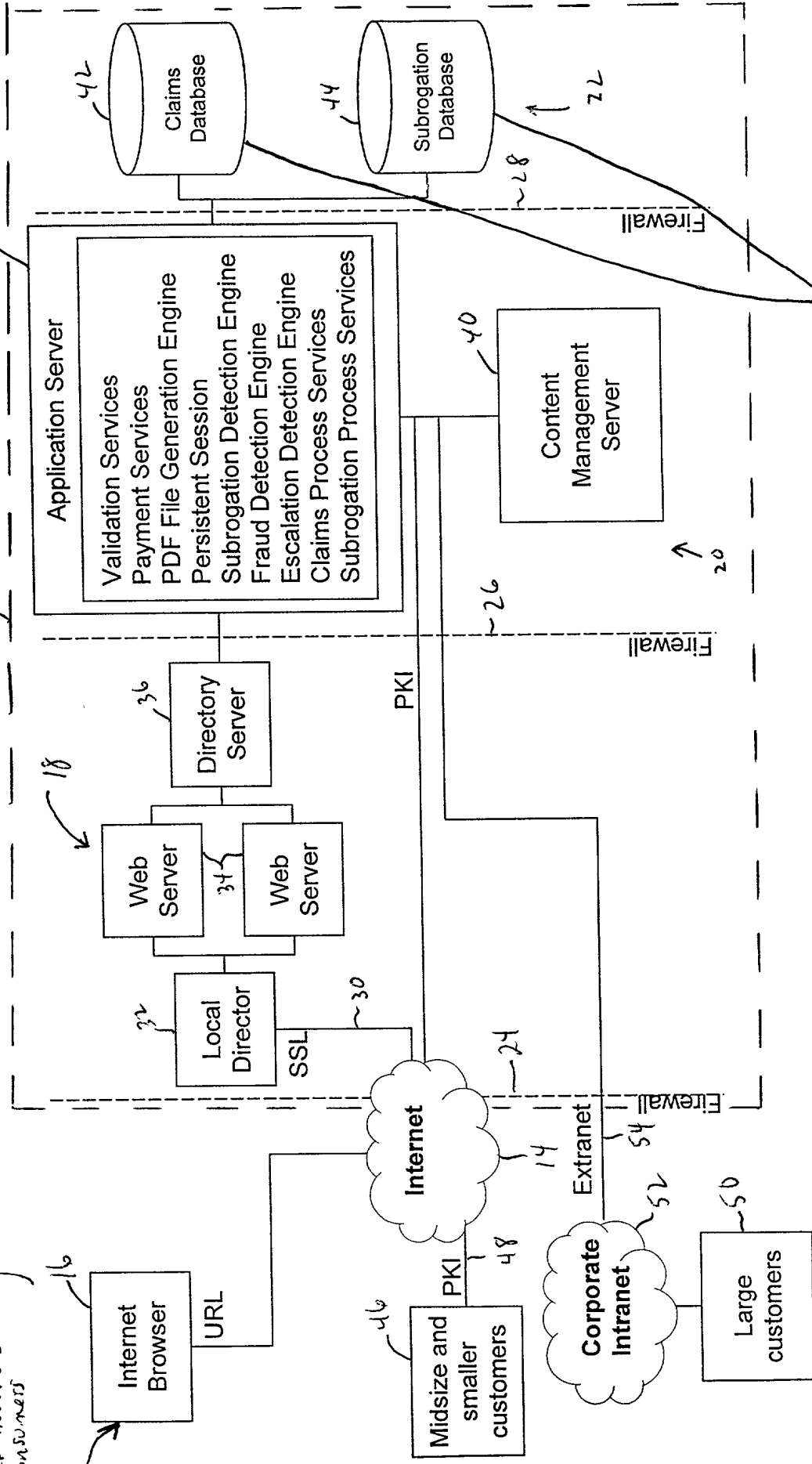


Fig. 2

to: NAIC  
(National Association  
of Insurance  
Commissioners  
Insurable Association  
Carriers  
and rating

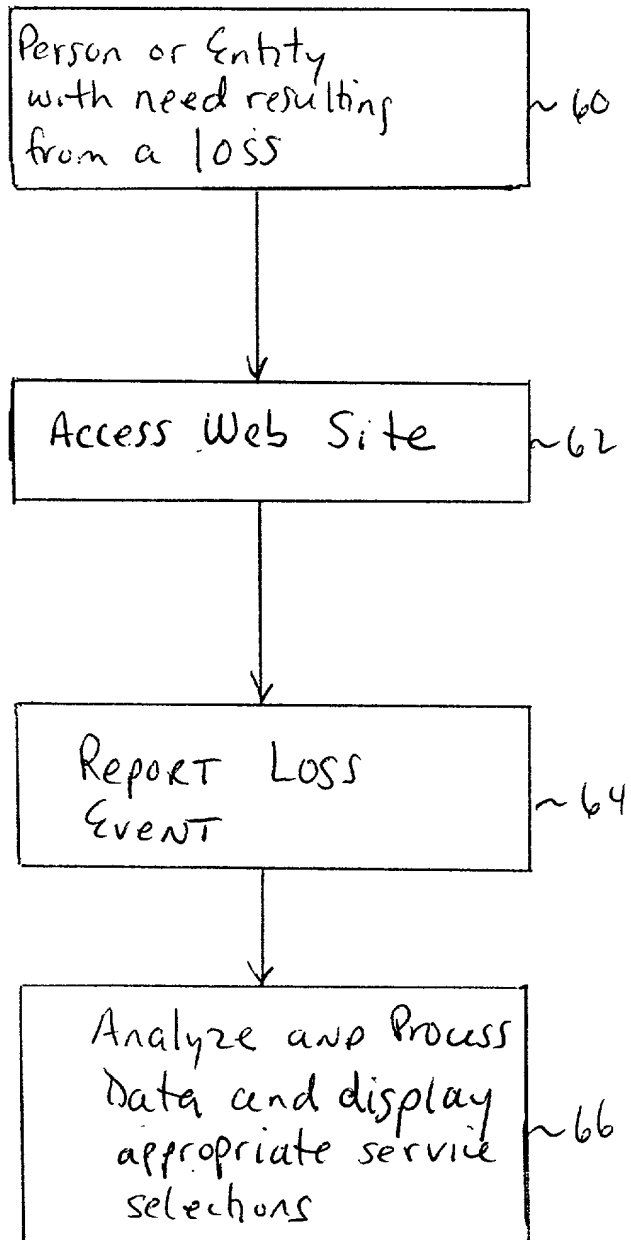


Fig. 3

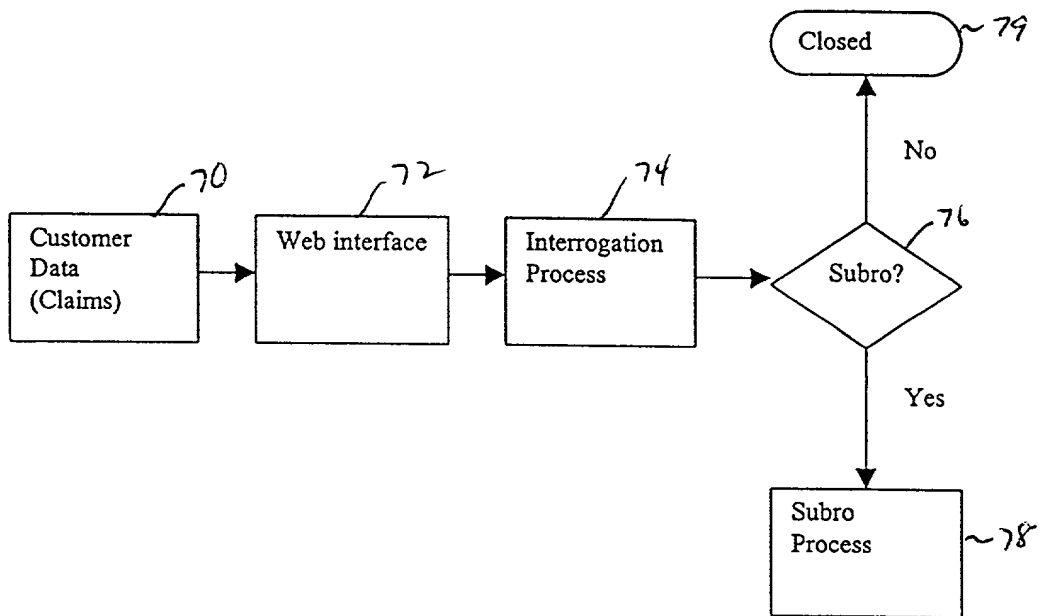


Fig. 4

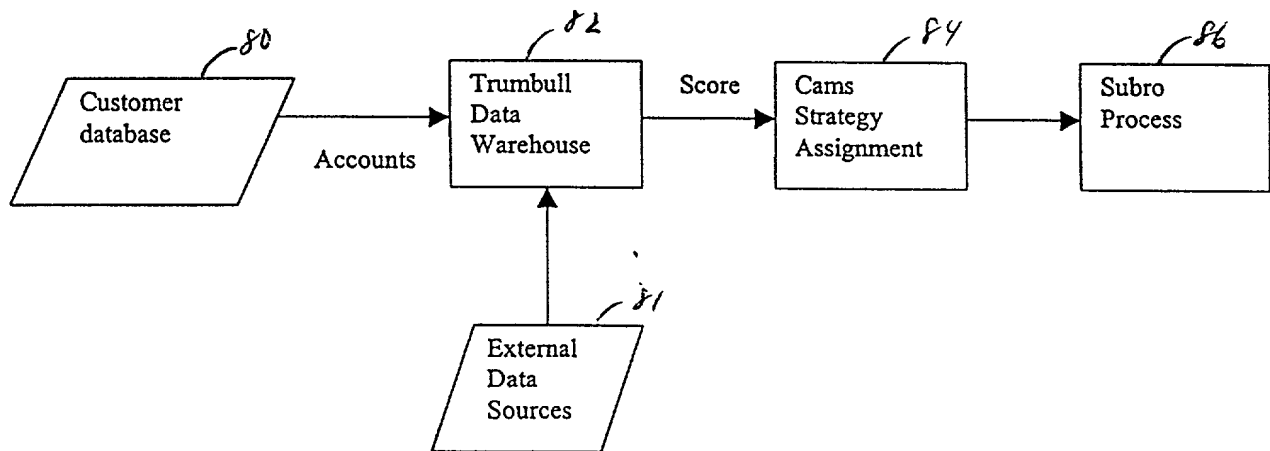


Fig. 5

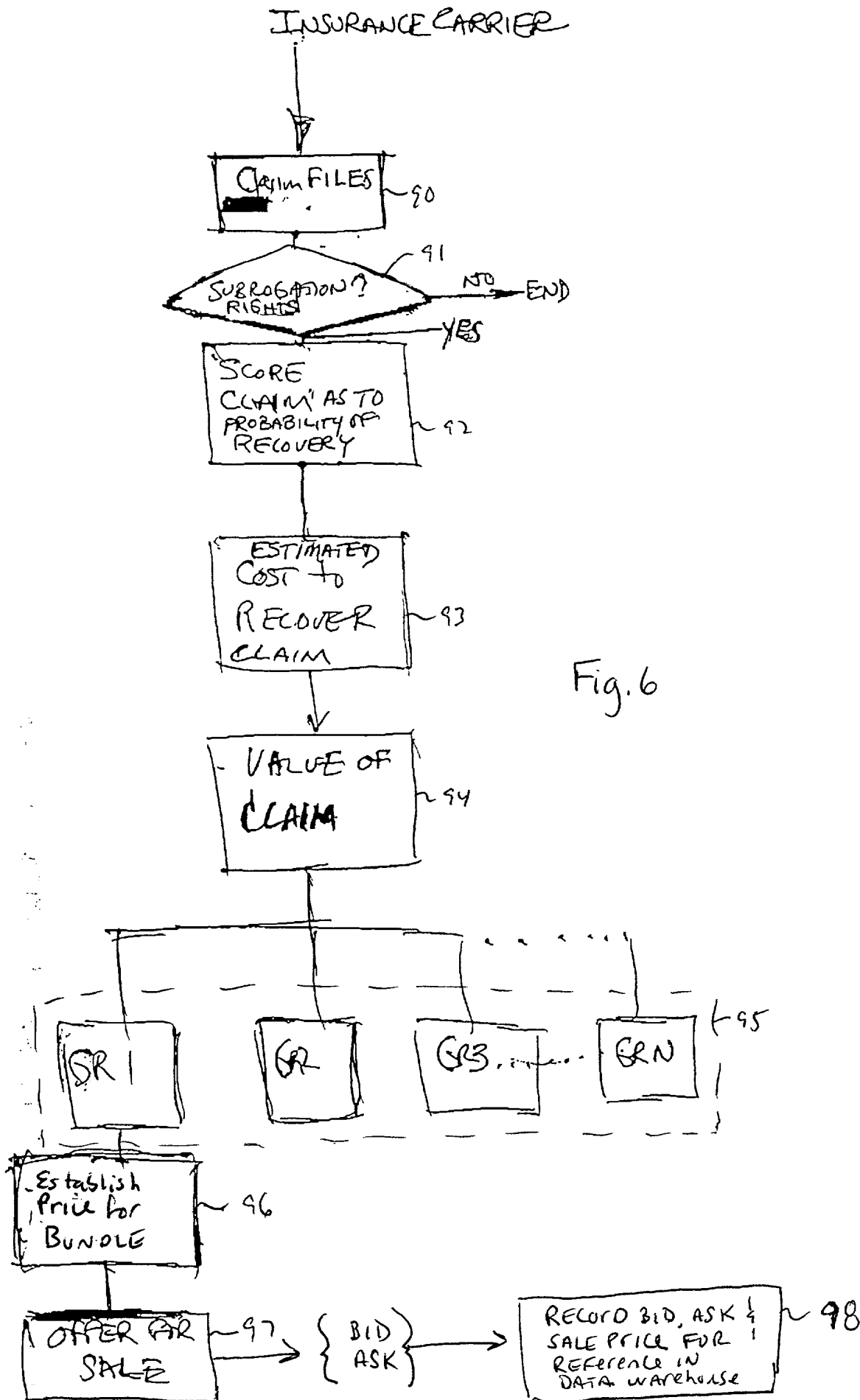


Fig. 6